

**WOMEN ENTREPRENEURS: CHALLENGES, DIGITAL SUPPORT, AND POLICY INTERVENTIONS**

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**ABSTRACT:**

The path towards entrepreneurship attracts women because they seek independence and passionate work alongside financial benefits combined with creative freedom and social impact and psychological influence. This investigation analyzes the problems women entrepreneurs experience through their financial difficulties and gender-specific challenges and limited access to technological resources and mentoring support. Digital technology and Self-Help Groups (SHGs) maximize entrepreneurial support for women in the specific conditions of the Indian market. The research evaluates the impact of government funding programs and policies that support women entrepreneurial businesses. Throughout the pandemic women business owners successfully adapted through digital system adoption and network expansion which enhanced their ability to demonstrate resilient behavior. The paper concludes with vital suggestions to boost business growth and success for female entrepreneurs because women start businesses to achieve independence and excitement and monetary benefits along with creativity and social impact and boundary destruction. The analysis investigates three main challenges that women entrepreneurs encounter regarding financial constraints and both gender-specific and technological and mentorship program limitations. The research explains the positive effects digital solutions along with Self-Help Groups (SHGs) have on entrepreneurial support systems for women in India. The research analyzes both the effects of funding programs and government policies that assist women entrepreneurs. The research shows women entrepreneurs implemented digital systems coupled with network expansion strategies which enabled them through resilient behavior. The paper provides crucial recommendations to help female entrepreneurs build their businesses through successful expansion.

**Key-words:** Women, Entrepreneurs, Funding Distribution, Challenges, SHGs, Digital support.

**INTRODUCTION:**

Economic development happens through women entrepreneurs because they establish innovative businesses that also generate employment opportunities. The present business ownership demographics show women participate at lower levels than international benchmarks. The proportion of businesses with women at the helm amounts to just 14% in India while the United States operates at 42% and China operates at 30% as per current statistics.

Women entrepreneurs experience three main hurdles in running their own businesses as reported by the 2020 Global Entrepreneurship Monitor (GEM).

1. The total business funding goes mostly to male entrepreneurs because women entrepreneurs get only 6% while men receive 15%.
2. The business expansion face difficulty due to restricted market entry points combined with limited competition.
3. Women business owners face three main barriers including Gender Discrimination as they deal with funding discrimination and experience discrimination during negotiations and face challenges in leadership roles.

The research investigates the difficulties women entrepreneurs face in their business ventures while analyzing digital strategies and self-assistance programs designed to help them.

**BACKGROUND OF STUDY:**

Female entrepreneurs remain vital components both for economic development and societal development in the world. Female business owners generate almost 37% of the worldwide GDP based

on estimates from the International Labour Organization (ILO). The distribution of businesses in India reveals that women owners represent a minority of 14% among all enterprises. Modern government programs "Startup India" and "Stand-Up India" have not solved the financial restrictions along with market obstacles and regulatory challenges which block female entrepreneurship development. This research examines the current entrepreneurship challenges that women face while exploring digital solutions and self-help approaches to establish better opportunities for women entrepreneurs.

#### **OBJECTIVES:**

The paper defines two core elements as primary targets.

- i. To analyze obstacles encountered by female entrepreneurs
- ii. To analyze role of digital tools and self-help groups and policies
- iii. To Develop initiatives to support women entrepreneurs

#### **REVIEW OF LITERATURE:**

Although women entrepreneurs encounter multiple obstacles they substantially advance economic progress and social transformation in society. Tejaswini Bastray et al.(2024) studies show women entrepreneurs have positive effects on economic variables which include family income, education and health although research about their global market expansion is still scarce. Further research needs to examine cultural along with economic elements in women entrepreneur international market entry for better policy development. Rency Desai et al.(2024) explores that the empowerment of female entrepreneurs stands essential for developing sustainable development initiatives. The business opportunities for entrepreneurs become stronger with additional support received through mentoring and trade events and exhibitions. Walking away from gender prejudices will create fair competition between male and female entrepreneurs throughout India. Zuhratul Aulia et al.(2024) concludes that most female business owners in Jambi city implement Islamic ethical practices in business because they follow the principles of Shiddiq, Amanah, Fathanah, and Tabligh that Prophet Muhammad SAW demonstrated. Venkatarathnam et al.(2024) concludes that stock price prediction research makes use of Long Short-Term Memory (LSTM) networks that originate from machine learning methods. This research reduces prediction errors using past stock price histories to analyze short and long investment periods. G. Donga et al.(2024) highlights that African female entrepreneurs survived the severe COVID-19 pandemic effects through their business agility while using digital technology and positive thinking along with support from business networks. The research results help create policies that foster the growth of accessible business environments within South African territories. Nurul Hidayana Mohd Noor et al.(2023) research investigates the connection between entrepreneurial knowledge alongside achievement need and locus of control regarding women entrepreneurs who establish e-commerce ventures. The method of planned behavior helps researchers understand the factors which influence women to start their own businesses. Sörensson et al.(2024) evaluated the COVID-19 period witnessed Asian and European female business owners using financial solidity and market realignment along with technical enhancement and delivery method modifications to sustain their enterprises. Asian women used personal relations to generate business success rather than European women who received state support. Ayinaddis et al.(2023) investigated that Social elements prove more influential than economic elements when observing women's entrepreneurial success in MSEs. Legal barriers together with administrative difficulties specifically affect Ethiopia's business growth because they limit market openness and restrict financial accessibility. W. Wan et al.(2024) concludes that internet technology enables Chinese female entrepreneurs to conduct Internet Marketing and Purchasing and Learning activities. A grounded theory analysis organized their strategies which delivers meaningful information to policy developers and business owners. P. Jain et al.(2023) analyzed that Indian women entrepreneurs encounter societal limitations combined with legal barriers along with expensive startup costs and shortage of both education and self-assurance. Startups continue to concentrate their funding activities primarily in metropolitan areas despite the expanding number of participants in the startup ecosystem. The Startup India program operated by government requires better funds and mentorship

opportunities. Sivasakkaravarthi et al.(2023) outlined that Indian economic development grows through women entrepreneurship though both financial restrictions and social obstacles persist. The national development requires enhanced financial support along with educational initiatives and professional training as empowerment strategies for women entrepreneurs. Bano et al.(2023) concluded that Business success stories from female entrepreneurs exist but their presence in executive positions remains a minority factor. The current government schemes have limited their impact to select groups thus requiring additional support through educational initiatives and skilled-based training programs. Deeksha Bajpai Tewari (2022) studies showed women entrepreneurs in India benefit significantly from Self-Help Groups which act as vital support organizations. The limited training together with a lack of awareness prevents women from obtaining needed resources. The combination of organizational partnerships with digital resources and mobile-based support lines can increase market accessibility as well as governmental scheme access especially after the pandemic crisis. Chhinder Kaur et al.(2023) research showed most women understand their fundamental rights as well as their personal security needs more awareness education to protect their liberties and dignity in public life. People require increased awareness to ensure their security and safety for living with independence and dignity throughout society.

## **METHODOLOGY**

The research implements both a quantitative approach alongside comparative methods for its investigation:

Laboratories and financial establishments actively publish documentation about funding discrepancies in companies. Current venture capital investment data reveals the influence on female entrepreneur ownership rates for business ventures. This research design examines the digital influences on female business leaders caused by digital transformation through case study analysis. The research presents funding differences together with business growth numbers through pie charts and bar graphs.

## **RESULT AND ANALYSIS:**

### **Growth of Women Entrepreneurship :**

Women entrepreneurship in India has experienced consistent development throughout the previous ten years while making important strong contributions to economic progress and workforce creation. The progress of women entrepreneurship in India exists but it has not reached the worldwide standard.

### **WOMEN-OWNED BUSINESSES IN INDIA:**

According to research India experienced an substantial increase in female workers participating in the workforce from 23.3% in 2017 to 41.7% in 2024. The labor force data reveals rising female participation because more people are accessing education as well as government employment promotion efforts and expanding digital earnings opportunities. The female labor force participation rate shows a lower level than global average numbers because of continuing gender-based societal norms coupled with wage imbalances and insufficient maternity provisions.

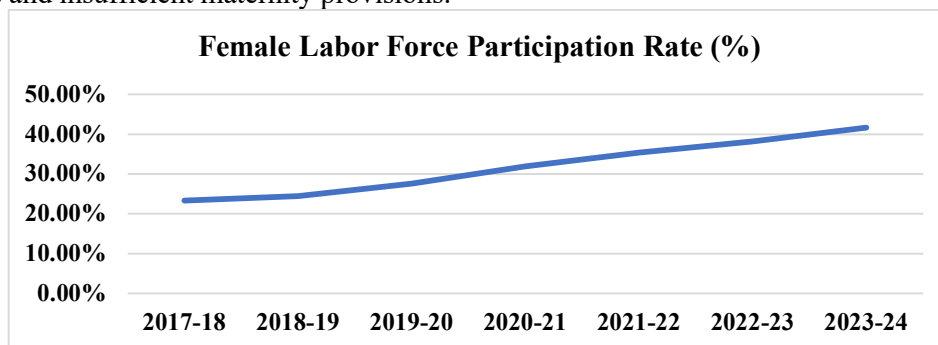


Fig. 1 Female Labor Force Participation in India (2024)

Contrary to social beliefs women will gain more motivation to enter the workforce through digital job opportunities and flexible work models alongside improved labor protection laws. The sustainable enhancement and maintenance of female employment in India depend heavily on protective workplace conditions and fair wages together with training programs for new skills.

WOMEN’S PARTICIPATION IN THE ARTISANAL SECTOR (2025)

By 2025 the artisanal sector of India will extensively rely on female workers because women make up 80% of Khadi sector employees and 50% of the sericulture workforce and 56.1% of handicrafts workers.

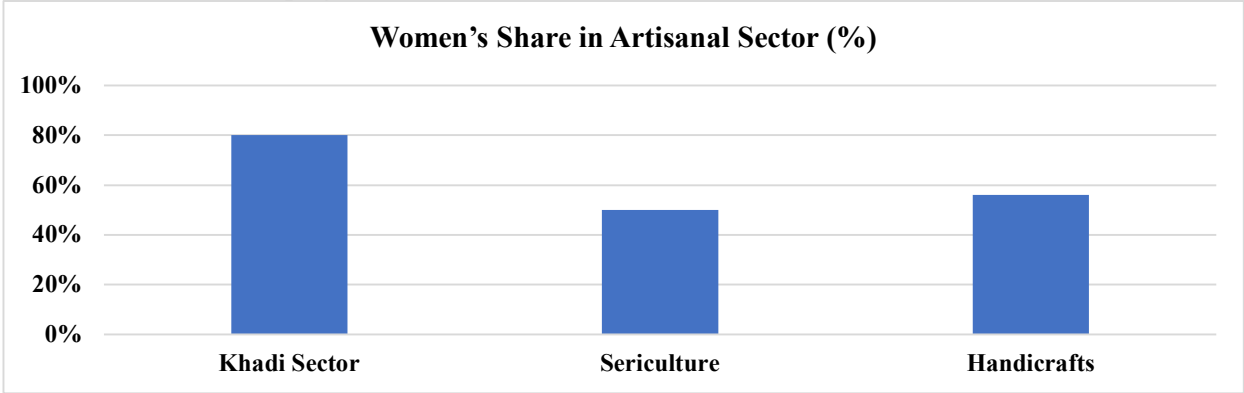


Fig 2. Women’s Participation in the Artisanal Sector (2025)

Women in India receive economic benefits from the operation of these industries since the sector supports more than ten million female workers in rural areas. Even though the government provides funding to skill development programs and financial support initiatives these face challenges due to wage inequality and restricted market entry.

IMPACT OF DIGITAL ADOPTION ON WOMEN ENTREPRENEURS :

Digital adoption rose by 42 percent in businesses run by women in India following the COVID pandemic which improved their market access while making their businesses more financially durable. The combination of online marketplaces combined with digital payment solutions and social media marketing enables women entrepreneurs to bring in new customers. Women entrepreneurs have achieved substantial transformation through important initiatives such as Amazon Saheli and Google’s Women Will.

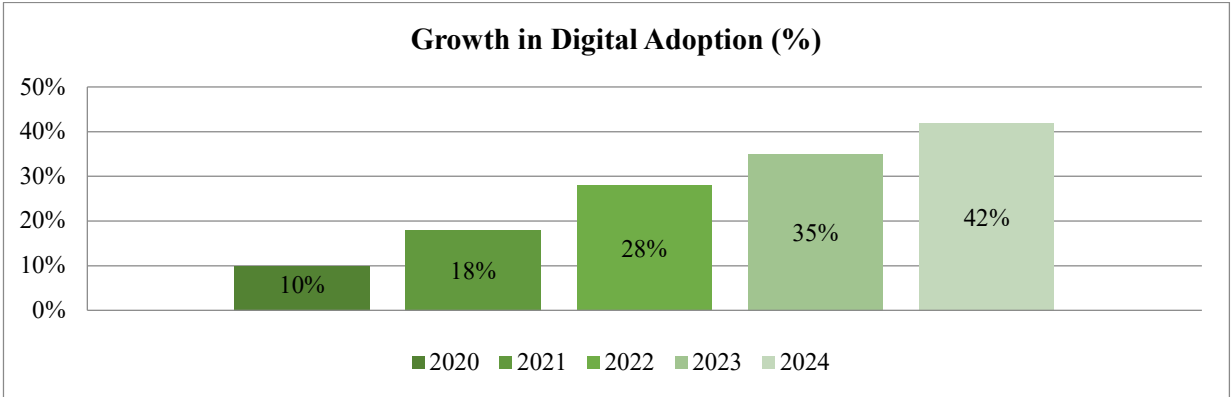


Fig 3. Growth in Digital Adoption (%)

The main obstacles include limited digital literacy skilled and insufficient internet access coverage throughout rural locations. Women entrepreneurs need additional digital training programs combined with affordable internet access to gain full empowerment. A dual strategy to fortify cybersecurity combined with virtual business mentorship enables women to enhance their digital tool usage effectiveness.

### WOMEN-OWNED MSMEs IN INDIA (2025):

The total businesses in India include 22% MSMEs that are owned by women. A large portion of national employment expansion and economic growth comes from these businesses. The MUDRA scheme along with Stand-Up India has improved female business engagement yet financial and social obstacles continue to affect their progress. In their business endeavors women face barriers to secure funding as well as technical challenges and social prejudice.

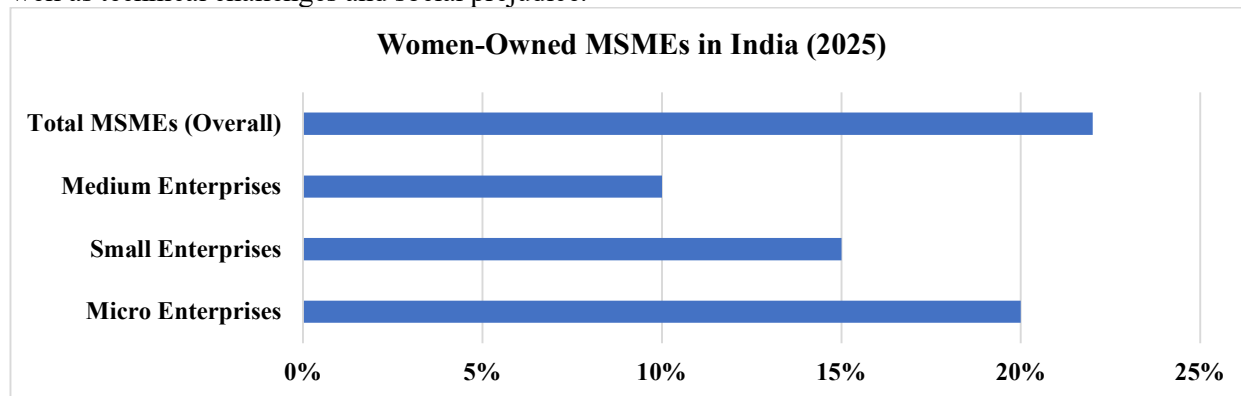


Fig 4. Women-Owned MSMEs in India (2025)

Digital platforms together with self-help groups support women entrepreneurs to expand their business operations despite existing marketplace challenges. Enhanced financial inclusion and better mentorship programs would enhance women-led MSME growth rates thus offering better economic potential for female business owners throughout different business fields.

### Challenges Encountered by Women Entrepreneurs

The well-designed pie chart demonstrates various obstacles facing women entrepreneurs by showing the need for extensive solutions to tackle these challenges.

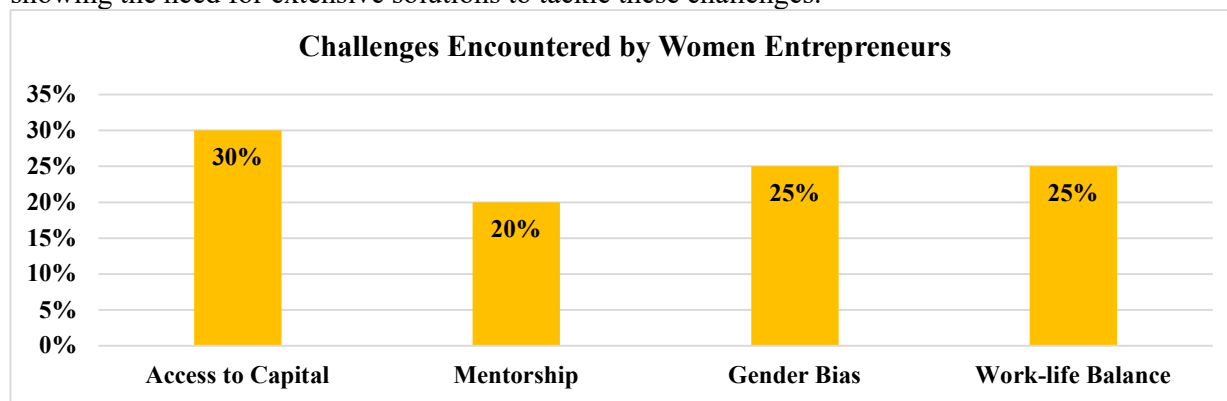


Fig 5. Challenges Encountered by Women Entrepreneurs

The visual shows women entrepreneurs face barriers through a segmented pie display which features multiple hindering elements. These challenges include:

- **Access to Capital:** The survey findings show that access to capital stands as the main challenge that faces women entrepreneurs with a percentage of 30%. The demonstrated business success of women-owned companies faces frequent difficulty in obtaining investment funding which restricts growth potential and starting enterprise opportunities.
- **Mentorship:** Women face a crucial challenge to secure mentorship since they usually lack access to guidance networks. Female entrepreneurs struggle to receive mentorship support that involves strategic knowledge and investor contacts since they typically have fewer such institutional relationships.
- **Gender Bias:** Women business owners encounter gender bias throughout their business development which accounts for 25% of their total challenges. The ability of women

- entrepreneurs to develop their businesses faces constant barriers at different stages starting from pitch presentations until negotiations and leadership roles.
- **Work-life Balance:** Most female entrepreneurs face difficulties in achieving work-life equilibrium because they must balance both family commitments with business tasks which accounts for 25% of the situation. Women entrepreneurs face unevenly distributed domestic and caregiving responsibilities that create more interference for their entrepreneurial success compared to their male counterparts.

**FUNDING DISTRIBUTION BETWEEN MALE AND FEMALE ENTREPRENEURS:**

The presented bar chart displays funding allocation differences between male and female entrepreneurship worldwide.

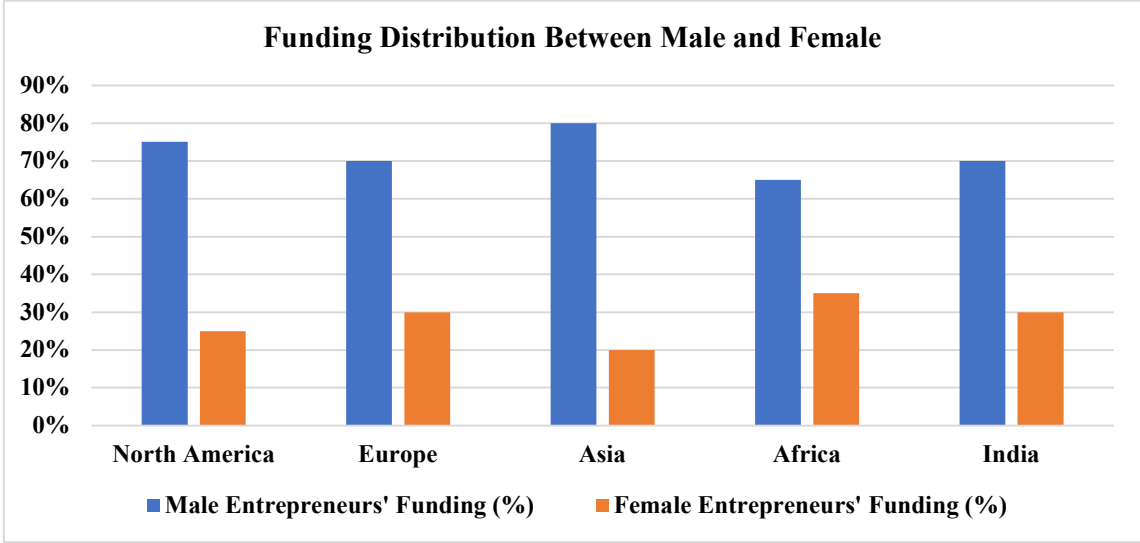


Fig 6. Funding Distribution Between Male and Female Entrepreneurs

The financial data reveals males as primary funding recipients despite women obtaining a smaller portion of the total funding pool.

Table 1: Funding Distribution

Region	Male Entrepreneurs' Funding (%)	Female Entrepreneurs' Funding (%)
North America	75%	25%
Europe	70%	30%
Asia	80%	20%
Africa	65%	35%
India	70%	30%

**Key Observations:**

1. Funding in North American markets goes mainly to male entrepreneurs who receive 75% while female entrepreneurs obtain 25% of the available funding.
2. Male investors in European markets secure 70% of funding but female business owners get 30% of available funding.
3. Female entrepreneurs in Asia receive funding only at 20% of the total amount although male entrepreneurs take 80% of all funding.
4. The gender gap in funding throughout Africa appears modest since male companies attain 65%



whereas female firms obtain 35% of the available funding.

5. In India male business owners control seventy percent of the total financing while women entrepreneurs retain thirty percent of available funds.

The World Bank together with McKinsey have conclusively proven that money investors display firm resistance to funding female entrepreneurs due to their prejudice toward female enterprise abilities and drive. Women face multiple barriers to funding that stems from exclusion in informal business networks since they lose access to key financial opportunities which hinders their business expansion prospects. Addressing the gender funding gap demands specific financial products as well as crowd-based solutions and official government loans that target women entrepreneurs.

### **RESEARCH GAP:**

Despite increasing interest in women entrepreneurship, the following areas have not been given ample research attention on:

1. The impact of digital technology and Self-Help Groups (SHGs) in enhancing women's entrepreneurial success.
2. This paper aims at identifying the policy measures which require to be implemented in order to address the issue of gender funding divide in entrepreneurship.
3. Research comparison of issues relating to coping with the economic issues and downturns for women business owners in India compared to other countries.
4. The factors that paved way to the break through of the barriers to funding and business expansion through mentorship and business networks.

### **CONCLUSION:**

The economic growth depends greatly on women entrepreneurs although they confront multiple financial obstacles alongside various societal implications. The authors examine existing obstacles faced by women entrepreneurs and provide digital technology along with self-help groups and policy modifications as potential answers. Several changes in the infrastructure and policy implementation will enable women entrepreneurs to join international business markets and participate fully. Research must advance to create whole frameworks which support women entrepreneurs at various cultural and economic locations.

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